

This policy form is for Nursing Home and Residential Care Facility Only. The policy is a Group type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☐ 1 Yr.    ☒ 2 Yrs.    ☐ 3 Yrs.    ☐ 4 Yrs.  
☒ 5 Yrs.    ☒ 6 Yrs.    ☐ 7 Yrs.    ☐ Lifetime

☒ Important Company Notes:  
 3, 4 and 10 years and Lifetime

### Elimination Periods

- ☐ 0 days    ☒ 60 days    **TYPE**  
☒ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☒ Service Day

### Inflation Protection

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☒ 5% Simple    ☒ Important Company Notes  
*Inflation Protection based on CPI. Explain methodology here:*

### Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day    ☐ per week    ☒ per month

☐ Not Available

☐ Important Company Notes:

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80%    ☐ 75%  
☒ 100%    ☐ 90%  
☐ 70%    ☐ Important Company Notes

### Waiver of Premium

After satisfaction of the Elimination Period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$482	\$2,099	\$385	\$1,681		\$752	\$2,963	
55	\$666	\$2,657	\$533	\$2,128		\$994	\$3,730	
60	\$940	\$3,402	\$752	\$2,722		\$1,350	\$4,741	
65	\$1,458	\$4,410	\$1,166	\$3,528		\$2,070	\$6,318	
70	\$2,225	\$6,052	\$1,782	\$4,842		\$3,074	\$8,716	
75	\$3,740	\$8,377	\$2,992	\$6,700		\$5,112	\$12,006	
80	\$6,278	\$12,301	\$5,022	\$9,839		\$8,338	\$17,168	

Refer to Rate History Section for information on premium increases for this company.

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Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$461	\$1,616	\$367	\$1,292		\$716	\$2,279
55	\$634	\$2,045	\$508	\$1,634		\$947	\$2,869
60	\$896	\$2,617	\$716	\$2,092		\$1,285	\$3,647
65	\$1,390	\$3,391	\$1,112	\$2,714		\$1,973	\$4,860
70	\$2,120	\$4,655	\$1,696	\$3,722		\$2,930	\$6,707
75	\$3,564	\$6,444	\$2,851	\$5,155		\$4,871	\$9,238
80	\$5,980	\$9,461	\$4,784	\$7,571		\$7,942	\$13,205

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